

**Information to identify the case:**

Debtor 1	<u>Rachel C Ordia</u>	Social Security number or ITIN	xxx-xx-3087
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Virginia			
Case number: 21-33375-KLP			

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rachel C Ordia

May 20, 2022

**For the court:**

William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rachel C Ordia  
Debtor

Case No. 21-33375-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: May 20, 2022

User:  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db	+ Rachel C Ordia, 3343 South Meadow Circle, Powhatan, VA 23139-4248
cr	+ Sierra Pacific Mortgage Company, 1 Corporate Dr., Ste. 360, Lake Zurich, IL 60047-8945
15774398	+ Bank Of America, N.a., Po Box 45144, Jacksonville, FL 32232-5144
15774401	++ CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS CT, KENNESAW GA 30144-5897 address filed with court:, Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-0000
15774403	+ Consolidated Elect. Distr., P.O. Box 1510, Cary, NC 27512-1510
15774404	+ Credibly, 25200 Telegraph Rd., Suite 350, Southfield, MI 48033-7416
15774407	+ Enium Capital Group, LLC, 7927 S High Point Pkwy, Suite 350, Sandy, UT 84094-5585
15774411	+ Kabbage, Lincoln & Morgan, 600 W. Broadway, Suite 700, San Diego, CA 92101-3370
15774412	#+ Kabbage, Inc., P.O. Box 77073, Atlanta, GA 30357-1073
15774415	+ Nexus Energy Systems, Inc., Att: Chris Zettel, 2530 E. Cerritos Ave., Anaheim, CA 92806-5627
15774417	+ Richmond Gastroenterology Asso, 223 Wadsworth Drive, N. Chesterfield, VA 23236-4510
15774418	+ Sheridan Child, Pob 8005, Cleveland, TN 37320-8005
15774419	+ Sierra Pacific Mtg Co, 1 Corporate Dr, Lake Zurich, IL 60047-8944

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15774401	Email/Text: CAF_Bankruptcy_Department@carmax.com	May 21 2022 00:24:00	Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-0000
15774399	+ Email/Text: bankruptcy@ccbankutah.com	May 21 2022 00:24:00	Capital Community Bank, 49 W University Pkwy, Orem, UT 84058-7333
15774400	+ EDI: CAPITALONE.COM	May 21 2022 04:23:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15774402	+ Email/Text: bzern@celticbank.com	May 21 2022 00:24:00	Celtic Bank, 268 State St., #300, Salt Lake City, UT 84111-5314
15774414	+ EDI: CITICORP.COM	May 21 2022 04:23:00	Macys/dsnb, Po Box 8218, Mason, OH 45040-0000
15774405	+ Email/Text: bkrnotice@prgmail.com	May 21 2022 00:24:00	DbA Paragon Revenue Gr, P O Box 127, Concord, NC 28026-0127
15774406	+ Email/Text: bbagley@enerbankusa.com	May 21 2022 00:24:00	Enerbank Usa, 1245 E Brickyard, Suite 640, Salt Lake City, UT 84106-2562
15774408	EDI: IRS.COM	May 21 2022 04:23:00	I.R.S. / Special Procedures, P.O. Box 7346, Philadelphia, PA 19101-7346
15774413	Email/Text: customer.service@libertasfunding.com	May 21 2022 00:24:00	Libertas Funding, 382 Greenwich Ave, Greenwich, CT 06830-0000
15774416	+ Email/Text: bnc@nordstrom.com	May 21 2022 00:24:26	Nordstrom/td Bank Usa, 13531 E. Caley Ave,

District/off: 0422-7

User:

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15774420	+ EDI: RMSC.COM		Englewood, CO 80111-6504
		May 21 2022 04:23:00	Synco/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15774421	+ Email/Text: bankruptcy@towerfcu.org		
		May 21 2022 00:24:00	Tower Federal Cu, 7901 Sandy Spring Rd, Laurel, MD 20707-3589
15774422	Email/Text: va_tax_bk@harriscollect.com		
		May 21 2022 00:24:00	Virginia Dept. of Taxation, P.O. Box 2369, Richmond, VA 23218-2369

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15774409		Joe Ordia
15774410		Joe Orida

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2022 at the address(es) listed below:

Name	Email Address
David Spiro	on behalf of Debtor Rachel C Ordia dspiro@sblawva.com
David K. Spiro	on behalf of Debtor Rachel C Ordia dspiro@sblawva.com r54849@notify.bestcase.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Mark David Meyer	on behalf of Creditor Sierra Pacific Mortgage Company bankruptcy@rosenberg-assoc.com
Shannon Pecoraro	on behalf of U.S. Trustee John P. Fitzgerald III Shannon.pecoraro@usdoj.gov, june.e.turner@usdoj.gov;Theresa.E.McPherson@usdoj.gov
William Anthony Broschious	on behalf of Trustee William Anthony Broschious wbroschious@wabtrustee.com ecf.alert+Broschious@titlexi.com
William Anthony Broschious	wbroschious@wabtrustee.com ecf.alert+Broschious@titlexi.com

TOTAL: 7